

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on December 5, 2014, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: December 5, 2014




ARTHUR I. HARRIS
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re: Elizabeth J. Sanders) Case Number: 12-18798
Debtor.) Chapter 13 Proceedings
) Judge Arthur I. Harris

**AMENDED AGREED ORDER RESOLVING MOTION TO
MODIFY DEBTOR'S CONFIRMED CHAPTER 13 PLAN**

This cause came before this Honorable Court for hearing on December 19, 2013 upon the Motion to Modify Debtor's Confirmed Chapter 13 Plan (the "Motion") and Trustee's objection thereto.

By consent of counsels for Trustee and Debtor, this Court hereby finds as follows:

THAT the parties are prepared to enter into an agreed order resolving the Motion.

IT IS, THEREFORE, ORDERED that the Motion is hereby granted.

IT IS FURTHER ORDERED that the Chapter 13 Plan (the "Plan") payment is hereby reduced to two hundred fifteen and 44/100 dollars (\$215.44) effective the December 2013 payment.

IT IS FURTHER ORDERED that the amount paid to unsecured creditors is hereby reduced to a pro-rata share of seventeen thousand four hundred twenty-eight and 93/100 dollars (\$17,428.93) or thirty-two percent (32%), whichever is greater.

IT IS FURTHER ORDERED that excluding the modifications as set forth in this agreed order, the provisions of the Plan shall remain in effect.

Agreed and Submitted by:

/S/ Philip D. Lamos
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Chapter 13 Trustee
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SERVICE LIST

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Craig Shopneck, Chapter 13 Trustee, at ch13shopneck@ch13cleve.com
Paul S. Kuzmickas, on behalf of, Elizabeth J. Sanders, Debtor, at pkuzmickas@lawlh.com
Elizabeth Alphin, on behalf of, Capital One Bank, N.A. (Best Buy Co., Inc.), at
loubknotices@mapother-atty.com
Patti H. Bass, on behalf of, Capital One, N.A. at ecf@bass-associates.com
Scott N. Schaeffer, on behalf of, the Fahey Banking Company at scott@ksrlegal.com

And by regular U.S. mail, postage prepaid, on:

Elizabeth J. Sanders, Debtor, at 36458 Westfield Drive, North Ridgeville, OH 44039-3844
American Eagle, at P.O. Box 530942, Atlanta, GA 30353-0942
Bank of America, at P.O. Box 982235, El Paso, TX 79998
Capital One NA c/o Becket and Lee LLP, at P.O. Box 3001, Malvern, PA 19355-0701
Capital One, N.A. c/o Bass & Associates, P.C., at 3936 East Ft. Lowell Road, Suite 200,
Tucson, AZ 85712
Capital One/Best Buy, at 26525 North Riverwoods Boulevard, Mettawa, IL 60045
Capital Recovery V, LLC c/o Recovery Management Systems Corporation, at 25 SE 2nd
Avenue, Suite 1120, Miami, FL 33131-1605
CitiFinancial Inc., at P.O. Box 6042, Sioux Falls, SD 57117-6042
Comenity Bank/Victoria Secret, at 220 West Schrock Road, Westerville, OH 43081
Discover Bank, at DB Servicing Corporation, P.O. Box 3025, New Albany, OH 43054-3025
Discover Fin Services LLC, at P.O. Box 15316, Wilmington, DE 19850
Fahey Bank, at 127 North Main Street, Marion, OH 43302

Fia Card Services, N.A., at 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
GE Capital Retail Bank c/o Recovery Management Systems Corp., at 25 SE 2nd Avenue, Suite
1120, Miami, FL 33131-1605
GECB/Old Navy, at P.O. Box 965005, Orlando, FL 32896
GEMB/JC Penney, at P.O. Box 965005, Orlando, FL 32896
GEMB/Lowe's, at P.O. Box 965005, Orlando, FL 32896
HSBC, at P.O. Box 5263, Carol Stream, IL 60197
Kohl's, at P.O. Box 3115, Milwaukee, WI 53201
Onemain Financial, at P.O. Box 499, Hanover, MD 21076
Portfolio Recovery Associates, LLC, at P.O. Box 12914, Norfolk, VA 23541
Quantum3 Group LLC as agent for Comenity Bank, at P.O. Box 788, Kirkland, WA 98083-
0788
Recovery Management Systems Corporation, at 25 S.E. 2nd Avenue, Suite 1120, Miami, FL
33131-1605
The Fahey Banking Company c/o Sue Price, at 127 North Main Street, Marion, OH 43302

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